

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heidi Ann Plasic
Debtor

Case No. 24-02068-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 21, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2025:

Recip ID	Recipient Name and Address
db	+ Heidi Ann Plasic, 416 Erdman Drive, Dauphin, PA 17018-9617
5646891	+ MDJ 12-3-05, 8010 Bretz Drive, Harrisburg, PA 17112-9748
5646895	+ Paul Rhen, 1911 Stoney Creek Road, Dauphin, PA 17018-9605
5646896	+ Roger R. Laguna, Jr., Esquire, Laguna & Associates, PLLC, 1119 North Front Street, Harrisburg, PA 17102-3318

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5646887	+ EDI: CAPITALONE.COM	Aug 21 2025 22:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5646888	+ Email/Text: Bankruptcies@nragroup.com	Aug 21 2025 18:45:00	Holy Spirit EMS, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5646885	EDI: IRS.COM	Aug 21 2025 22:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5660791	EDI: JEFFERSONCAP.COM	Aug 21 2025 22:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5646889	^ MEBN	Aug 21 2025 18:43:17	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5651056	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 21 2025 18:53:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5646893	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2025 18:45:00	MRC/United Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
5646890	+ Email/Text: bankruptcy@marinerfinance.com	Aug 21 2025 18:45:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5646892	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 21 2025 18:53:56	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 5000, Draper, UT 84020-5000
5662069	Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2025 18:45:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
5646894	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2025 18:45:00	Nationstar Mortgage, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5646886	EDI: PENNDEPTREV	Aug 21 2025 22:48:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5646897	Email/Text: bkrcy@ugi.com	Aug 21 2025 18:45:00	UGI, PO Box 13009, Reading, PA 19612
5647694	Email/Text: bkrcy@ugi.com	Aug 21 2025 18:45:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612

TOTAL: 14

Information to identify the case:

Debtor 1

Heidi Ann Plasic

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8618

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:24-bk-02068-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Heidi Ann Plasic
fka Heidi Ann Anderson8/21/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.